

2021 South Carolina Individual Annuity Complaints Summary

Total South Carolina Premiums: \$4,128,221,606

Total South Carolina Complaints Received by the SCDOI: 21

Total South Carolina Confirmed Complaints Analyzed by the SCDOI: 7

Group Code	Cocode	Company Name	Total Complaints	Confirmed Complaints	Confirmed Complaints as a % of Total Complaints	U.S. Market Share	Premiums
918	65056	Jackson Natl Life Ins Co	0	0	0%	8%	\$ 324,680,904
761	90611	Allianz Life Ins Co Of N Amer	4	1	25%	6%	\$ 258,576,459
20	65676	Lincoln Natl Life Ins Co	0	0	0%	5%	\$ 219,303,321
12	60488	American Gen Life Ins Co	0	0	0%	5%	\$ 210,013,895
4734	61689	Athene Ann & Life Co	1	0	0%	4%	\$ 176,699,827
435	63312	MassMutual Ascend Life Ins Co	0	0	0%	4%	\$ 154,525,411
4932	87726	Brighthouse Life Ins Co	0	0	0%	4%	\$ 150,620,532
826	91596	New York Life Ins & Ann Corp	0	0	0%	3%	\$ 144,424,819
4965	62944	Equitable Financial Life Ins Co	1	0	0%	3%	\$ 144,229,639
2658	92738	American Equity Invest Life Ins Co	0	0	0%	3%	\$ 119,891,533
4890	68675	Security Benefit Life Ins Co	1	1	100%	3%	\$ 111,976,182
709	67466	Pacific Life Ins Co	1	1	100%	3%	\$ 111,462,873
140	66869	Nationwide Life Ins Co	0	0	0%	2%	\$ 100,175,116
670	63274	Fidelity & Guar Life Ins Co	1	0	0%	2%	\$ 99,715,587
5024	86630	Fortitude Life Ins & Ann Co	1	0	0%	2%	\$ 97,791,583
4794	79065	Delaware Life Ins Co	1	0	0%	2%	\$ 95,721,840
3891	91642	Forethought Life Ins Co	0	0	0%	2%	\$ 95,471,841
4	65005	RiverSource Life Ins Co	0	0	0%	2%	\$ 87,676,970
431	66044	Midland Natl Life Ins Co	0	0	0%	2%	\$ 86,965,781
4888	62952	SILAC Ins Co	1	0	0%	2%	\$ 85,219,176
435	65935	Massachusetts Mut Life Ins Co	1	0	0%	2%	\$ 79,267,860
4855	68608	Symetra Life Ins Co	0	0	0%	1%	\$ 55,734,246
4925	64238	Guaranty Income Life Ins Co	0	0	0%	1%	\$ 55,282,233
140	92657	Nationwide Life & Ann Ins Co	0	0	0%	1%	\$ 49,170,140
	62510	Equitrust Life Ins Co	0	0	0%	1%	\$ 48,392,049
200	69663	USAA Life Ins Co	1	1	100%	1%	\$ 46,788,577
458	68136	Protective Life Ins Co	0	0	0%	1%	\$ 42,897,715
3436	61581	Capitol Life Ins Co	0	0	0%	1%	\$ 40,778,660
12	70238	Variable Ann Life Ins Co	0	0	0%	1%	\$ 37,255,435
836	92622	Western Southern Life Assur Co	0	0	0%	1%	\$ 35,759,705
1216	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0%	1%	\$ 35,616,462
306	86126	Members Life Ins Co	0	0	0%	1%	\$ 33,236,414
3436	68543	Liberty Bankers Life Ins Co	0	0	0%	1%	\$ 32,576,022
4824	61115	Atlantic Coast Life Ins Co	2	0	0%	1%	\$ 29,430,115
860	67091	Northwestern Mut Life Ins Co	0	0	0%	1%	\$ 28,745,325
431	66974	North Amer Co Life & Hlth Ins	0	0	0%	1%	\$ 27,883,739



233	61263	Bankers Life & Cas Co	0	0	0%	1%	\$ 27,171,248
	56014	Thrivent Financial For Lutherans	0	0	0%	1%	\$ 25,689,173
981	93696	Fidelity Investments Life Ins Co	0	0	0%	1%	\$ 24,612,853
4988	68446	Oceanview Life & Annuity Co	0	0	0%	1%	\$ 24,342,328
304	79227	Pruco Life Ins Co	0	0	0%	1%	\$ 23,987,979
140	64017	Jefferson Natl Life Ins Co	0	0	0%	1%	\$ 23,484,215
408	60739	American Natl Ins Co	0	0	0%	1%	\$ 23,473,365
4824	68802	Sentinel Security Life Ins Co	1	1	100%	1%	\$ 21,957,892
634	65528	Life Ins Co Of The Southwest	0	0	0%	0%	\$ 20,322,405
4794	83607	Clear Spring Life & Ann Co	0	0	0%	0%	\$ 19,976,859
300	64513	Horace Mann Life Ins Co	0	0	0%	0%	\$ 19,752,309
2658	13183	Eagle Life Ins Co	0	0	0%	0%	\$ 19,126,227
5016	64904	Investors Heritage Life Ins Co	0	0	0%	0%	\$ 18,093,205
4736	93734	Nassau Life & Ann Co	0	0	0%	0%	\$ 17,656,122
4947	60183	S USA Life Ins Co Inc	0	0	0%	0%	\$ 14,884,197
574	76112	Oxford Life Ins Co	0	0	0%	0%	\$ 14,698,916
3098	68381	Reliance Standard Life Ins Co	0	0	0%	0%	\$ 14,601,653
449	61999	Americo Fin Life & Ann Ins Co	0	0	0%	0%	\$ 14,497,857
	60445	Sagicor Life Ins Co	0	0	0%	0%	\$ 13,822,476
435	93432	CM Life Ins Co	0	0	0%	0%	\$ 13,237,914
468	86231	Transamerica Life Ins Co	2	2	100%	0%	\$ 13,068,601
	57320	Woodmen World Life Ins Soc	0	0	0%	0%	\$ 11,954,832
1348	69019	Standard Ins Co	0	0	0%	0%	\$ 11,938,901
4965	78077	Equitable Financial Life Ins Co of A	0	0	0%	0%	\$ 10,902,622
869	66168	Minnesota Life Ins Co	0	0	0%	0%	\$ 10,067,039
	57541	Modern Woodmen Of Amer	0	0	0%	0%	\$ 9,237,157
261	69868	United Of Omaha Life Ins Co	0	0	0%	0%	\$ 8,279,462
306	62626	CMFG Life Ins Co	0	0	0%	0%	\$ 6,623,596
943	61301	Ameritas Life Ins Corp	0	0	0%	0%	\$ 6,363,767
429	78778	Guardian Ins & Ann Co Inc	0	0	0%	0%	\$ 5,699,141
826	66915	New York Life Ins Co	0	0	0%	0%	\$ 5,144,078
836	74780	Integrity Life Ins Co	0	0	0%	0%	\$ 4,902,806
	68896	Southern Farm Bureau Life Ins Co	0	0	0%	0%	\$ 4,778,966
1117	85189	Western United Life Assur Co	0	0	0%	0%	\$ 4,184,355
850	67644	Penn Mut Life Ins Co	0	0	0%	0%	\$ 4,019,345
1216	60142	TIAA Cref Life Ins Co	0	0	0%	0%	\$ 3,959,218
4941	66850	National Western Life Ins Co	1	0	0%	0%	\$ 3,888,825
4832	67105	Reliastar Life Ins Co	0	0	0%	0%	\$ 3,883,366
619	69116	State Life Ins Co	0	0	0%	0%	\$ 3,662,701
176	69108	State Farm Life Ins Co	0	0	0%	0%	\$ 3,533,264
918	60140	Jackson Natl Life Ins Co Of NY	0	0	0%	0%	\$ 3,529,828
332	61271	Principal Life Ins Co	0	0	0%	0%	\$ 3,450,974
4925	69973	United Life Ins Co	0	0	0%	0%	\$ 2,669,467

4926	71153	Talcott Resolution Life & Ann Ins Co	0	0	0%	0%	\$	2,247,271
	56685	GBU Financial Life	0	0	0%	0%	\$	1,991,467
4926	88072	Talcott Resolution Life Ins Co	0	0	0%	0%	\$	1,827,164
	56782	National Slovak Society Of The Usa	0	0	0%	0%	\$	1,699,785
801	99775	Funeral Directors Life Ins Co	0	0	0%	0%	\$	1,698,977
280	61190	Auto Owners Life Ins Co	0	0	0%	0%	\$	1,561,282
	56693	GCU	0	0	0%	0%	\$	1,553,715
	67180	Ohio State Life Ins Co	0	0	0%	0%	\$	1,354,083
850	93262	Penn Ins & Ann Co	0	0	0%	0%	\$	1,173,660
761	64190	Allianz Life Ins Co Of NY	0	0	0%	0%	\$	1,091,601
709	97268	Pacific Life & Ann Co	0	0	0%	0%	\$	1,071,546
12	70106	United States Life Ins Co in the Cit	0	0	0%	0%	\$	912,359
212	90557	Zurich Amer Life Ins Co	0	0	0%	0%	\$	856,873
290	65331	Liberty Natl Life Ins Co	0	0	0%	0%	\$	841,577
306	70408	Union Security Ins Co	0	0	0%	0%	\$	673,011
306	67989	American Memorial Life Ins Co	0	0	0%	0%	\$	670,112
290	92916	United Amer Ins Co	0	0	0%	0%	\$	609,888
535	76023	Columbian Life Ins Co	0	0	0%	0%	\$	515,317
4932	60992	Brighthouse Life Ins Co of NY	0	0	0%	0%	\$	489,425
435	93661	Annuity Investors Life Ins Co	0	0	0%	0%	\$	471,035
619	60895	American United Life Ins Co	0	0	0%	0%	\$	470,189
304	68241	Prudential Ins Co Of Amer	0	0	0%	0%	\$	409,884
241	65978	Metropolitan Life Ins Co	0	0	0%	0%	\$	408,544
	84174	ELCO Mut Life & Ann	0	0	0%	0%	\$	405,140
4734	80942	Venerable Ins & Ann Co	0	0	0%	0%	\$	383,772
315	68594	American Amicable Life Ins Co Of TX	0	0	0%	0%	\$	381,899
1348	64343	Pacific Guardian Life Ins Co Ltd	0	0	0%	0%	\$	350,000
315	67148	Occidental Life Ins Co Of NC	0	0	0%	0%	\$	334,058
4925	65595	Lincoln Benefit Life Co	0	0	0%	0%	\$	331,543
123	65757	Shelter Life Ins Co	0	0	0%	0%	\$	302,320
3891	84824	Commonwealth Ann & Life Ins Co	0	0	0%	0%	\$	292,150
200	60228	USAA Life Ins Co Of NY	0	0	0%	0%	\$	291,313
300	65781	Madison Natl Life Ins Co Inc	0	0	0%	0%	\$	290,564
836	65242	Lafayette Life Ins Co	0	0	0%	0%	\$	288,320
	57657	Royal Neighbors Of Amer	0	0	0%	0%	\$	282,375
	64505	Homesteaders Life Co	0	0	0%	0%	\$	267,575
244	76236	The Cincinnati Life Ins Co	0	0	0%	0%	\$	257,861
704	67172	Ohio Natl Life Ins Co	0	0	0%	0%	\$	256,314
	56154	Gleaner Life Ins Society	0	0	0%	0%	\$	236,000
4553	70435	The Savings Bank Mut Life Ins Co of	0	0	0%	0%	\$	234,466
4	80594	Riversource Life Ins Co Of NY	0	0	0%	0%	\$	197,030
836	75264	National Integrity Life Ins Co	0	0	0%	0%	\$	196,552
2878	63983	United Heritage Life Ins Co	0	0	0%	0%	\$	182,000

169	68810	Sentry Life Ins Co	0	0	0%	0%	\$	168,370
20	62057	Lincoln Life & Ann Co of NY	0	0	0%	0%	\$	149,769
	56340	First Cath Slovak Union Of US & CN	0	0	0%	0%	\$	149,050
5014	60186	Everlake Life Ins Co	0	0	0%	0%	\$	139,771
904	65838	John Hancock Life Ins Co USA	0	0	0%	0%	\$	111,057
	56332	First Cath Slovak Ladies Assn USA	0	0	0%	0%	\$	107,450
4903	71390	Puritan Life Ins Co of Amer	0	0	0%	0%	\$	100,000
1117	65870	Manhattan Life Ins Co	0	0	0%	0%	\$	100,000
468	70688	Transamerica Financial Life Ins Co	0	0	0%	0%	\$	97,194
4011	65536	Genworth Life & Ann Ins Co	0	0	0%	0%	\$	94,745
344	61875	Church Life Ins Corp	0	0	0%	0%	\$	92,712
7	63258	Federated Life Ins Co	0	0	0%	0%	\$	88,227
241	97136	Metropolitan Tower Life Ins Co	0	0	0%	0%	\$	87,822
4734	61492	Athene Annuity & Life Assur Co	0	0	0%	0%	\$	83,739
634	66680	National Life Ins Co	0	0	0%	0%	\$	83,140
707	66087	Mid West Natl Life Ins Co Of TN	0	0	0%	0%	\$	75,537
213	70769	Erie Family Life Ins Co	0	0	0%	0%	\$	67,975
454	69485	Security Natl Life Ins Co	0	0	0%	0%	\$	67,082
28	72222	Amica Life Ins Co	0	0	0%	0%	\$	58,023
	61212	Baltimore Life Ins Co	0	0	0%	0%	\$	50,650
	56456	United States Letter Carriers Mut Be	0	0	0%	0%	\$	47,632
918	78620	Brooke Life Ins Co	0	0	0%	0%	\$	47,571
367	72125	Physicians Life Ins Co	0	0	0%	0%	\$	46,821
4932	91626	New England Life Ins Co	0	0	0%	0%	\$	44,733
315	91693	IA Amer Life Ins Co	0	0	0%	0%	\$	43,031
20	67652	First Penn Pacific Life Ins Co	0	0	0%	0%	\$	40,000
769	68322	Empower Ann Ins Co of Amer	0	0	0%	0%	\$	36,062
	57010	William Penn Assn	0	0	0%	0%	\$	35,179
212	63177	Farmers New World Life Ins Co	0	0	0%	0%	\$	32,817
473	60399	American Family Life Ins Co	0	0	0%	0%	\$	32,000
1211	66583	National Guardian Life Ins Co	0	0	0%	0%	\$	30,696
408	63126	American Nat Life Ins Co of NY	0	0	0%	0%	\$	24,180
	56030	Catholic Financial Life	0	0	0%	0%	\$	24,000
	68772	Security Mut Life Ins Co Of NY	0	0	0%	0%	\$	22,150
	56413	United Transportation Union Ins Assn	0	0	0%	0%	\$	19,534
291	66311	Encova Life Ins Co	0	0	0%	0%	\$	18,228
	71404	Continental Gen Ins Co	0	0	0%	0%	\$	17,880
707	62286	Golden Rule Ins Co	0	0	0%	0%	\$	17,768
513	63088	Farm Bureau Life Ins Co	0	0	0%	0%	\$	14,650
4750	65919	Primerica Life Ins Co	0	0	0%	0%	\$	14,322
542	69892	United Farm Family Life Ins Co	0	0	0%	0%	\$	14,000
4736	67814	Nassau Life Ins Co	0	0	0%	0%	\$	12,280
	62928	EMC Natl Life Co	0	0	0%	0%	\$	10,521



588	65129	Kansas City Life Ins Co	0	0	0%	0%	\$	10,250
5014	70866	Everlake Assur Co	0	0	0%	0%	\$	10,000
4734	68039	Athene Ann & Life Assur Co of NY	1	0	0%	0%	\$	8,710
451	71870	Fidelity Security Life Ins Co	0	0	0%	0%	\$	8,513
850	68632	Vantis Life Ins Co	0	0	0%	0%	\$	7,500
315	67873	Pioneer Amer Ins Co	0	0	0%	0%	\$	7,474
4832	61360	Reliastar Life Ins Co Of NY	0	0	0%	0%	\$	7,000
1295	80624	American Progressive L&H Ins Of NY	0	0	0%	0%	\$	7,000
4853	71854	AAA Life Ins Co	0	0	0%	0%	\$	6,000
50	94218	Country Investors Life Assur Co	0	0	0%	0%	\$	5,400
5026	65080	John Alden Life Ins Co	0	0	0%	0%	\$	4,535
3527	60836	American Republic Ins Co	0	0	0%	0%	\$	4,452
4947	68845	Shenandoah Life Ins Co	0	0	0%	0%	\$	4,320
4213	60704	Wilton Reassur Life Co of NY	0	0	0%	0%	\$	4,200
4712	63967	Government Personnel Mut Life Ins Co	0	0	0%	0%	\$	3,600
	58009	Police & Firemens Ins Assn	0	0	0%	0%	\$	3,350
4832	86509	Voya Retirement Ins & Ann Co	0	0	0%	0%	\$	3,200
458	88536	Protective Life & Annuity Ins Co	0	0	0%	0%	\$	3,156
626	62146	Combined Ins Co Of Amer	0	0	0%	0%	\$	3,000
535	62103	Columbian Mut Life Ins Co	0	0	0%	0%	\$	2,740
	56170	Womans Life Ins Society	0	0	0%	0%	\$	2,550
4992	68713	Security Life Of Denver Ins Co	0	0	0%	0%	\$	2,446
4011	70025	Genworth Life Ins Co	0	0	0%	0%	\$	2,400
4877	60429	American Fidelity Life Ins Co	0	0	0%	0%	\$	2,280
904	86375	John Hancock Life Ins Co of NY	0	0	0%	0%	\$	2,224
176	69094	State Farm Life & Accident Asr Co	0	0	0%	0%	\$	1,875
	58068	Independent Order Of Foresters Us Br	0	0	0%	0%	\$	1,782
233	70319	Washington Natl Ins Co	0	0	0%	0%	\$	1,722
525	67539	Pan Amer Life Ins Co	0	0	0%	0%	\$	1,650
3527	71480	Great Western Ins Co	0	0	0%	0%	\$	1,647
140	64327	HARLEYSVILLE LIFE INS CO	0	0	0%	0%	\$	1,436
8	60534	American Heritage Life Ins Co	0	0	0%	0%	\$	1,378
612	71463	CICA Life Ins Co of Amer	0	0	0%	0%	\$	1,309
449	87645	United Fidelity Life Ins Co	0	0	0%	0%	\$	1,188
587	61239	Bankers Fidelity Life Ins Co	0	0	0%	0%	\$	1,147
	57487	Catholic Order Of Foresters	0	0	0%	0%	\$	977
836	99937	Columbus Life Ins Co	0	0	0%	0%	\$	900
565	68195	Provident Life & Accident Ins Co	0	0	0%	0%	\$	787
449	90212	Great Southern Life Ins Co	0	0	0%	0%	\$	779
687	64211	Guarantee Trust Life Ins Co	0	0	0%	0%	\$	737
4736	93548	PHL Variable Ins Co	0	0	0%	0%	\$	625
872	66230	William Penn Life Ins Co Of NY	0	0	0%	0%	\$	600
315	67946	Pioneer Security Life Ins Co	0	0	0%	0%	\$	600

4862	71439	Assurity Life Ins Co	0	0	0%	0%	\$	600
901	65722	Loyal Amer Life Ins Co	0	0	0%	0%	\$	570
435	67083	Manhattan Natl Life Ins Co	0	0	0%	0%	\$	560
707	61832	Chesapeake Life Ins Co	0	0	0%	0%	\$	500
	65412	Life Ins Co Of AL	0	0	0%	0%	\$	463
4213	62413	Wilcac Life Ins Co	0	0	0%	0%	\$	413
	69272	Ibexis Life & Ann Ins Co	0	0	0%	0%	\$	400
	65927	Lincoln Heritage Life Ins Co	0	0	0%	0%	\$	381
1117	61883	ManhattanLife Ins & Ann Co	0	0	0%	0%	\$	376
4966	63223	Federal Life Ins Co	0	0	0%	0%	\$	375
	69310	Surety Life Ins Co	0	0	0%	0%	\$	300
	60542	American Home Life Ins Co	0	0	0%	0%	\$	300
3436	66001	American Benefit Life Ins Co	0	0	0%	0%	\$	278
330	60410	American Fidelity Assur Co	0	0	0%	0%	\$	260
565	62235	Unum Life Ins Co Of Amer	0	0	0%	0%	\$	125
	70130	Universal Guar Life Ins Co	0	0	0%	0%	\$	120
619	67911	Pioneer Mut Life Ins Co	0	0	0%	0%	\$	116
458	66370	Mony Life Ins Co	0	0	0%	0%	\$	70
572	77720	LifeSecure Ins Co	0	0	0%	0%	\$	45
370	71730	Continental Amer Ins Co	0	0	0%	0%	\$	40

*All complaints and premiums are calculated at the top of this sheet, however, only companies with more than \$100,000 in written premium are listed. If you have questions regarding a company not listed, please contact the South Carolina Department of Insurance.

Definitions

A "complaint" is defined as any written communication that expresses dissatisfaction with a specific person or entity subject to regulation under the state's insurance laws. An oral communication, which is subsequently converted to a written form, will meet the definition of complaint for this purpose.

A "confirmed complaint" is defined as a complaint where insurers, licensees, producers, or other regulated entities committed any violation of:

- 1) An applicable state insurance law or regulation;
- 2) A federal requirement that the state department of insurance has the authority to enforce; or
- 3) The term/condition of an insurance policy or certificate; or
- 4) The complaint and entity's response, considered together, indicate that the entity was in error

*The determination as to whether a complaint is confirmed or not is made as a part of the analysis of the complaint file by SCDOI Office of Consumer Services staff.

"Confirmed Complaints as a % of Total Complaints" is the Confirmed Complaints divided by the Total Complaints, then multiplied by 100.

"U.S. Market Share" is calculated as the premiums or number of policies written nationwide for the company divided by the total of premiums or number of policies written nationwide. The market share assists the consumer in identifying the companies with the most impact on the market and the degree of competition in the market.